5   WHAT IS CLAIMED IS:

1.   A method, comprising:

selecting a private label account maintained on a first processing platform for upgrade to a dual card account, said private label account associated with an account

10   holder and having associated monetary and non-monetary data;

creating said dual card account with a zero balance on a second processing platform;

transferring said non-monetary data associated with said private label account to said second processing platform for association with said dual card account; and

15   causing a dual card associated with said dual card account to be transmitted to account holder, said dual card and said dual card account being inactive until activated.

2.   The method of claim 1, wherein said selecting a private label account for upgrade further comprises:

20   receiving a conversion request from said cardholder, said request received by at least one of: a front line associate; an interactive voice response unit; and a Web site.

3.   The method of claim 1, wherein said selecting a private label account for upgrade includes selecting a plurality of private label accounts for upgrade, the method further

25   comprising:

creating a plurality of dual card accounts with a zero balance on said second processing platform;

transferring said non-monetary data associated with said plurality of private label accounts to said second processing platform for association with said plurality of dual

30   card accounts; and

causing a plurality of dual cards associated with said plurality of dual card accounts to be transmitted to said account holders, said plurality of dual cards and dual card accounts being inactive until activated.

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4.   The method of claim 1, further comprising:

communicating, to said plurality of cardholders, an opportunity to upgrade said private label account to said dual card account.

10   5.   The method of claim 1, further comprising:

receiving an activation request from said account holder;

confirming that said account holder remains eligible for said dual card account; and

activating said dual card account.

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6.   The method of claim 5, further comprising:

retrieving said non-monetary data from said second processing platform; and

confirming with said account holder that said non-monetary data is accurate.

20   7.   The method of claim 5, further comprising:

transferring said monetary data from said first processing platform to said second processing platform; and

blocking said private label account from further use.

25   8.   The method of claim 7, further comprising:

initiating a trailing activity process to identify monetary and non-monetary activity associated with said private label account.

9.   The method of claim 8, wherein said initiating said trailing activity process

30   includes updating a cross reference table associating said private label account and said dual card account.

5   10.   The method of claim 1, wherein said non-monetary data includes data identifying said cardholder.

       11.   The method of claim 1, wherein said selecting further comprises:

              updating a status flag associated with said private label account to indicate that
10   said account has been selected for said conversion to said dual card account.

       12.   The method of claim 4, further comprising:

              determining that said account holder has not declined said opportunity by
       determining that a time period for declining said opportunity has expired.
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       13.   The method of claim 1, wherein said private label account is identified by a
       private label account identifier and said dual card account is identified by a dual card
       account identifier, the method further comprising:

              generating a table including a cross-reference between said private label account
20   identifier and said dual card account identifier.

       14.   The method of claim 1, wherein said private label account is associated with a
       private label merchant, the method further comprising:

              generating account information associated with said dual card account, said
25   account information including an overall credit limit and a retailer reserve presented to
       said account holder, said retailer reserve usable for purchases at said private label
       merchant.

       15.   The method of claim 14, wherein said generating account information further
30   comprises generating a rate associated with said dual card account.

       16.   The method of claim 1, further comprising:
              creating said dual card.

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17.   The method of claim 16, wherein said creating said dual card includes at least one of: (1) embossing a magnetic stripe card with said account holder information and a dual card account identifier; and (2) storing information identifying said account holder and a dual card account identifier in a memory of a smart card.

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18.   The method of claim 1, wherein said dual card account has a dual card account identifier routable over both a private label network and a bankcard network.

19.   A method, comprising:

15   receiving an application for a new account, said application including sponsoring merchant information, customer information and a proposed transaction amount;
        performing a credit analysis based on said customer information;
        determining, based at least in part on said credit analysis, to issue one of a private label card and a dual card to said customer;

20   communicating an approval to said customer;
        providing a temporary card to said customer, said temporary card having an account number associated with one of said private label card and said dual card and available for purchases at said sponsoring merchant; and
        charging said transaction amount using said temporary card.

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20.   The method of claim 19, wherein said performing a credit analysis further comprises:
        determining a credit score based on said customer information.

30   21.   The method of claim 20, wherein said credit score is below a threshold and wherein a private label card is issued to said customer.

5   22.   The method of claim 20, wherein said credit score is above a threshold and wherein a dual card is issued to said customer.

23.   The method of claim 22, wherein said determining to issue said dual card further comprises:

10   determining, based at least in part on said credit score, an interest rate associated with said dual card;

determining, based at least in part on said credit score, a credit limit associated with said dual card; and

determining a retail reserve associated with said dual card, said retailer reserve

15   usable for purchases at said sponsoring merchant.

24.   A method, comprising:

receiving, from a customer, a request to activate a dual card;

updating a risk profile of said customer;

20   confirming that said customer remains eligible for said dual card;

confirming that said customer desires to activate said dual card; and

transferring monetary data from a private label processing platform to a dual card

processing platform to activate said dual card account.

25   25.   The method of claim 24, further comprising:

activating a trailing activity process to monitor activity associated with said dual card occurring on said private label processing platform.

26.   The method of claim 24, wherein said confirming that said customer desires to

30   activate said dual card further comprises:

presenting a first set of account terms to said customer; and

receiving an approval of said first set of account terms.

5   27.   The method of claim 24, wherein said confirming that said customer desires to activate said dual card further comprises:

presenting a first set of account terms to said customer;

receiving a rejection of said first set of account terms;

presenting a second set of account terms to said customer; and

10   receiving an approval of said second set of account terms.

28.   The method of claim 27, further comprising:

storing information identifying said first set of account terms on said dual card processing platform.

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29.   The method of claim 27, further comprising:

storing information identifying said second set of account terms on said dual card processing platform.

20   30.   The method of claim 27, wherein said second set of account terms are selected based at least in part on said risk profile of said customer.

31.   A method for routing a transaction, comprising:

generating an authorization request, said request including a transaction amount

25   and an account identifier, said account identifier including a portion identifying an issuer of said account and a portion identifying a type of said account;

routing said authorization request to said issuer via a first authorization network if said account identifier indicates that said account is a first type of account; and

routing said authorization request to said issuer via a second authorization

30   network if said account identifier indicates that said account is a second type of account.

32.   A method for operating a private label processing platform, comprising:

5   receiving, from a private label processing network, an authorization request, said authorization request including information identifying a transaction amount, a merchant, and an account identifier;

determining that said account identifier is an identifier of a dual card account; and

forwarding said authorization request to a dual card processing platform for

10   authorization.

33.   The method of claim 32, wherein said account identifier is associated with an inactive private label account, the method further comprising:

determining whether any trailing activity is associated with said inactive private

15   label account.

34.   The method of claim 32, further comprising:

determining that no stand in authorization rules apply to said authorization request prior to forwarding said authorization request.

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35.   A payment card processing apparatus, comprising:

a processor; and

a storage device in communication with said processor and storing instructions adapted to be executed by said processor to:

25   select a private label account maintained on a first processing platform for upgrade to a dual card account, said private label account associated with an account holder and having associated monetary and non-monetary data;

create said dual card account with a zero balance on a second processing platform;

30   transfer said non-monetary data associated with said private label account to said second processing platform for association with said dual card account; and

cause a dual card associated with said dual card account to be transmitted to account holder, said dual card and said dual card account being inactive until activated.

5   36.   A payment card processing system, comprising:

means for selecting a private label account maintained on a first processing

platform for upgrade to a dual card account, said private label account associated with an

account holder and having associated monetary and non-monetary data;

means for creating said dual card account with a zero balance on a second

10   processing platform;

means for transferring said non-monetary data associated with said private label

account to said second processing platform for association with said dual card account;

and

means for causing a dual card associated with said dual card account to be

15   transmitted to account holder, said dual card and said dual card account being inactive

until activated.

37.   A medium storing instructions adapted to be executed by a processor to perform a

payment card processing method, said method comprising:

20   selecting a private label account maintained on a first processing platform for

upgrade to a dual card account, said private label account associated with an account

holder and having associated monetary and non-monetary data;

creating said dual card account with a zero balance on a second processing

platform;

25   transferring said non-monetary data associated with said private label account to

said second processing platform for association with said dual card account; and

causing a dual card associated with said dual card account to be transmitted to

account holder, said dual card and said dual card account being inactive until activated.

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